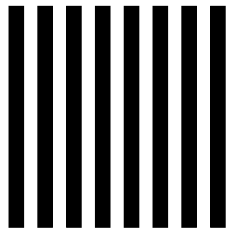


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## About 529 college savings plans

529 college savings plans are state-sponsored, tax-advantaged programs that help you save for college tuition, certain room and board costs, books, supplies, and other qualified education expenses.

- Anyone — parent, relative, or friend — can open and contribute to an account on behalf of a child.
- When it's time for college, you can withdraw the funds from your account free of federal taxes (for qualified expenses).\*\*
- Any US citizen or resident alien of legal age with a Social Security number or Tax Identification number can establish an account, regardless of how much money they have.

Saving for college, one step at a time, is one of the most important investments you can make in your child's future. As the administrator of the state's Nevada Prepaid Tuition, College Savings Plans, and Gov. Guinn Millennium Scholarship programs, I encourage parents and other family members to thoughtfully consider opening a Nevada College Savings Plans account. It's both easy and affordable to give a gift that will last a lifetime.

Nevada State Treasurer  
Kate Marshall



The State of Nevada offers a wide variety of plan options and payment plans, making it easy and convenient for parents and other family members to get started down the path of paving the way to a better future for their children and loved ones:

- Upromise College Fund 529 Plan
- Vanguard® 529 College Savings Plan
- USAA College Savings Plan®
- Nevada Prepaid Tuition Program

Find out more about the plans, options, and affordable rates at [nevadatreasurer.gov](http://nevadatreasurer.gov).



The State Treasurer's Office also administers the **Gov. Guinn Millennium Scholarship** program, available to Nevada students who meet the required criteria.

*If you are not a Nevada taxpayer, consider before investing whether your or the designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program.*

## Upromise College Fund 529 Plan

For more information about the Upromise College Fund 529 Plan call 1.800.587.7305 or visit [www.upromisecollegefund.com](http://www.upromisecollegefund.com) to obtain a Plan Description and Participation Agreement. Investment objectives, risks, charges, expenses, and other important information are included in the Plan Description; read and consider it carefully before investing. Upromise Investments, Inc., Distributor and Underwriter.

The Upromise College Fund 529 Plan is administered by the Board of Trustees of the College Savings Plans of Nevada, chaired by the Nevada State Treasurer Kate Marshall. Upromise Investments, Inc. serves as the Program Manager and has overall responsibility for the day-to-day operations, including effecting transactions and marketing and distributing the Plan. The Vanguard Group, Inc. serves as Investment Manager.

The value of an investment in the Upromise College Fund 529 Plan will vary with market conditions. Investments in the 529 Plan are not FDIC-insured or government guaranteed, and you could lose money. Investing regularly does not assure a profit and does not protect against loss in declining markets.

## The Vanguard® 529 College Savings Plan

For more information about The Vanguard 529 College Savings Plan, visit [www.vanguard.com](http://www.vanguard.com) to download a Program Description or request one by calling 1.866.734.4530. The Program Description includes investment objectives, risks, charges, expenses, and other information; read and consider it carefully before investing. Vanguard Marketing Corporation, Distributor and Underwriter.

The Vanguard 529 College Savings Plan is a Nevada Trust administered by the Board of Trustees of the College Savings Plans of Nevada, chaired by the Nevada State Treasurer Kate Marshall. The Vanguard Group, Inc., serves as the Investment Manager and through its affiliate, Vanguard Marketing Corporation, markets and distributes the Plan. Upromise Investments, Inc., serves as Program Manager and has overall responsibility for the day-to-day operations, including effecting transactions. The Plan's portfolios, although they invest in Vanguard mutual funds, are not mutual funds.

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## USAA College Savings Plan®

Consider the investment objectives, risks, charges and expenses of the USAA College Savings Plan (Plan) carefully before investing. Call 1.800.292.8825 to request a Plan Description and Participation Agreement containing this and other information about the Plan. Read it carefully before investing.

The Plan is administered by the Board of Trustees of the College Savings Plans of Nevada (Board), chaired by the Nevada State Treasurer Kate Marshall. USAA Investment Management Company provides investment management services to the Portfolios, together with its affiliate, USAA Financial Advisors, Inc., markets and provides related services with respect to the Plan. Upromise Investments, Inc., serves as the Program Manager as well as effects participant transactions in the Plan. Interests in the Plan are not guaranteed by the Trust, the Plan, the State of Nevada, the Board or any other governmental entities, or any USAA or Upromise entities and you could lose money.

USAA means United Services Automobile Association and its affiliates. Financial advice provided by USAA Financial Planning Services Insurance Agency, Inc. (known as USAA Financial Insurance Agency in California), and USAA Financial Advisors, Inc., a registered broker dealer.

NV5085 10/09



SAVE FOR  
**COLLEGE,**  
ONE STEP  
AT A TIME



To learn how, visit [nevadatreasurer.gov](http://nevadatreasurer.gov)



NEVADA STATE TREASURER'S OFFICE  
[nevadatreasurer.gov](http://nevadatreasurer.gov)  
702.486.2025 | 888.477.2667

Let us help you get ready for college.

**Yes!** I want to start saving for college. Please send me more information about:

- ☐ **Upromise College Fund 529 Plan**
- ☐ **Vanguard® 529 College Savings Plan**
- ☐ **USAA College Savings Plan®**
- ☐ **Nevada Prepaid Tuition program**

Please print clearly

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_  
State \_\_\_\_\_ Zip \_\_\_\_\_  
Phone \_\_\_\_\_  
Email \_\_\_\_\_

### Nevada Prepaid Tuition program

The Nevada Prepaid Tuition program enables Nevada's parents, grandparents, and family friends to lock in future college tuition rates at today's prices.

From newborns to ninth grade students, parents have a variety of options to make participation in this program easy.

Parents can choose to pay a lump sum, spread the payment out over five years with 60 equal payments, or pay each month from the time of enrollment until the child is ready to start college.

To find out more about the Nevada Prepaid Tuition program, go to **nevadatreasurer.gov**.



### USAA College Savings Plan®

The USAA College Savings Plan was primarily designed for USAA members but is now available to the general public. The Plan is managed by USAA's investment experts.

- Flexible investments: Choose from six investment portfolios, an age-based option, or a preservation of capital option
- Affordable: Open an account for as little as \$15 per month (payroll deduction), \$50 per month (Automatic Investment Plan\*), or a one-time contribution of \$250
- More ways to save with Ugift® – Give College Savings and Upromise®
- USAA members get free advice from USAA expert advisors
- Special benefit for Nevada residents and beneficiaries: No annual fee

For more information about the USAA College Savings Plan, call **1.800.235.5829** or visit **usaa.com/nevada**.



### Vanguard® 529 College Savings Plan

The Vanguard 529 College Savings Plan features 22 low-cost Vanguard investments, high contribution limits, and tax-free withdrawals to pay for qualified higher education expenses.\*\*

- Low cost, high-value investments from Vanguard
- Variety of asset classes and investment styles with 19 individual portfolios and three age-based investment tracks
- Open an account with a minimum of \$3,000 and make subsequent investments with as little as \$50
- Automatic Investment Plan: Set up automatic transfers from your bank to the Plan\*
- More ways to save with Ugift® – Give College Savings and Upromise®

For more information about the Vanguard 529 College Savings Plan, call **1.866.734.4530** or visit **vanguard.com/nevada**.



\*\* Earnings on non-qualified withdrawals are subject to federal income tax and may be subject to a 10% federal tax penalty, as well as state and local income taxes. The availability of tax and other benefits may be contingent on meeting other requirements.



### Upromise College Fund 529 Plan

The Upromise College Fund 529 Plan is designed to help you save today for college tomorrow. It's easy to start and flexible to use.

- Tax benefits that can help make your money go further
- Affordable: Open an account for as little as \$15 per month (payroll deduction), \$50 per month (Automatic Investment Plan\*), or a one-time contribution of \$250
- Flexible investments from Vanguard: Choose from three age-based options and eight individual portfolios
- Easy online enrollment and account management
- More ways to save with Ugift® – Give College Savings and Upromise®
- Special benefit for Nevada residents and beneficiaries: No annual fee

For more information about the Upromise College Fund 529 Plan, call **1.800.587.7305** or visit **upromisecollegefund.com**.



\* A plan of regular investment cannot assure a profit or protect against a loss in a declining market.